REMARKS

The Applicants and the undersigned thank Examiner Cangialosi for his time and consideration given during the telephonic interview with the undersigned on August 2, 2005. The Applicants also thank Examiner Cangialosi for his careful review of this application. Claims 1-59 have been rejected by the Examiner. Upon entry of this amendment, Claims 1-59 remain pending in this application. The seven independent claims are Claims 1, 12, 23, 30, 39, 48, and 57.

Consideration of the present application is respectfully requested in light of the above amendments to the application and in view of the following remarks.

Summary of Telephonic Interview of August 2, 2005

The Applicants and the undersigned thank Examiner Cangialosi for his time and consideration given during the telephonic interview of August 2, 2005. During this telephonic interview, a proposed amendment to the claims was discussed. The Applicants provided the proposed amendment to the claims in advance of the interview.

During the telephonic interview, it was explained to Examiner Cangialosi that the prior art of record does not provide any teaching of providing temporary authorization data for use with an authentication table that is associated with an information account. It was also explained that the prior art does not provide any authentication table to determine at least one of: whether a temporary authorization is being used by an authorized party who is not the consumer, whether a temporary authorization has expired, and what level of access to the information account is associated with a temporary authorization. See, for example, amended independent Claims 1, 12, 30, 39, 48, and 57.

For independent Claim 23, it was explained that the prior art also does not provide any teaching of embedding the temporary authorization as a parameter in a uniform resource locator with an authentication module and redirecting the browser of the client device with a first server to a web page hosted by a second server and associated with a third-party using the uniform resource locator. The prior art also does not teach subsequently receiving a communication with

the first server from the second server hosting the web page comprising the further request for access to the information account along with the temporary authorization. And the prior art does not teach that in response to receiving the temporary authorization with the first server, authenticating the third-party with the authentication module to access the information account according to the access privileges associated with the temporary authorization.

Examiner Cangialosi was asked by the undersigned if the proposed amendment to the claims overcame the rejection made by the Examiner under 35 U.S.C. §112, second paragraph. Examiner Cangiolosi told the undersigned that the claims should further describe the computer operating environment or computer context in order to overcome the rejection under 35 U.S.C. §112, second paragraph. The Applicants note that the claims as presented by this amendment include more context and the exemplary computer operating environment, as suggested by Examiner Cangialosi.

The Applicants and the undersigned request the Examiner to review this interview summary and to approve it by writing "Interview Record OK" along with his initials and the date next to this summary in the margin as discussed in MPEP § 713.04, p. 700-202. Consideration and approval of this interview summary record are respectfully requested.

Rejection under 35 U.S.C. § 112, second paragraph

The Examiner rejected Claims 1-59 under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the Applicant regards as the invention. In response to this rejection, the Applicant have amended these claims in accordance with the Examiner's very helpful comments made in the Office Action and during the telephonic interview as discussed above. Reconsideration and withdrawal of these rejections are respectfully requested.

Rejections under 35 U.S.C. § 103

The Examiner has rejected Claims 1-59 under 35 U.S.C. § 103 as being unpatentable over the U.S. Patent No. 6,321,339 issued in the name of French et al. (hereinafter, the "French reference") in view of U.S. Patent No. 5,889,942 issued in the name of Orenshteyn (hereinafter, the "Orenshteyn reference").

The Applicant respectfully offers remarks to traverse these rejections. The Applicant will address each independent claim separately as the Applicant believes that each independent claim is separately patentable over the prior art of record.

Independent Claim 1

The rejection of Claim 1 is respectfully traversed. It is respectfully submitted that the French and Orenshteyn references fail to describe, teach, or suggest the combination of: (1) storing an information account in a central data repository that is accessible via a distributed computer network, (2) the information account containing consumer information elements that are changed by the consumer; (3) associating consumer authentication information with the information account using a server such that access to the information account by the consumer is conditioned upon receipt and verification of the consumer authentication information by the server; (4) further associating a temporary authorization with the information account using an authentication module running on the server, (5) the temporary authorization having consumer-defined attributes that define access privileges that will be granted to a person who presents the temporary authorization along with a request for access to the information account; (6) receiving the temporary authorization from the distributed computer network; (7) comparing the temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at least one of: (7a) whether the temporary authorization is being used by an authorized party who is not the consumer, (7b) whether the temporary authorization has expired, and (7c) what level of access to the information account is associated with the temporary authorization; and (8) granting a level of access to the information account by the authentication module based on the temporary authorization if the temporary

authorization is found valid based on the comparing step, as recited in amended independent Claim 1.

The French Reference

The French reference describes a method for authenticating a user who wishes to apply for an on-line transaction. Such transactions can include for example, an electronic brokerage trade that is either carried out or not carried out depending on the results of the authentication process. The extent of authentication processing performed can depend upon the nature of the transaction and vendor-specific requirements. Once the authentication process has been satisfied, the technology described by the French reference may generate a digital certificate that contains authentication levels and other information related to a user. See the French reference, Col. 2, lines 30-48.

The French reference explains that its technology has different levels of authentication to be performed based on the level of security desired for a particular on-line transaction. Lower risk transactions such as relatively small purchases may not require an extensive authentication process. Meanwhile, more sensitive or greater risk transactions such as large purchases may require a more thorough authentication process and a greater level of certainty. See the French reference, Col. 2, lines 51-65.

The French reference explains that a user is authenticated according to their ability to respond to successive queries for personal information and the level of match attained from comparing the information they provide with reliable data sources. The user is initially requested to provide a first type of identification information. The first type of information is preferably wallet-type information that includes information such as, name, address, driver's license or other information that may be commonly carried on the person. See steps 32 and 34 of Figure 1 illustrated below in which a user is prompted to enter a first level of authentication.

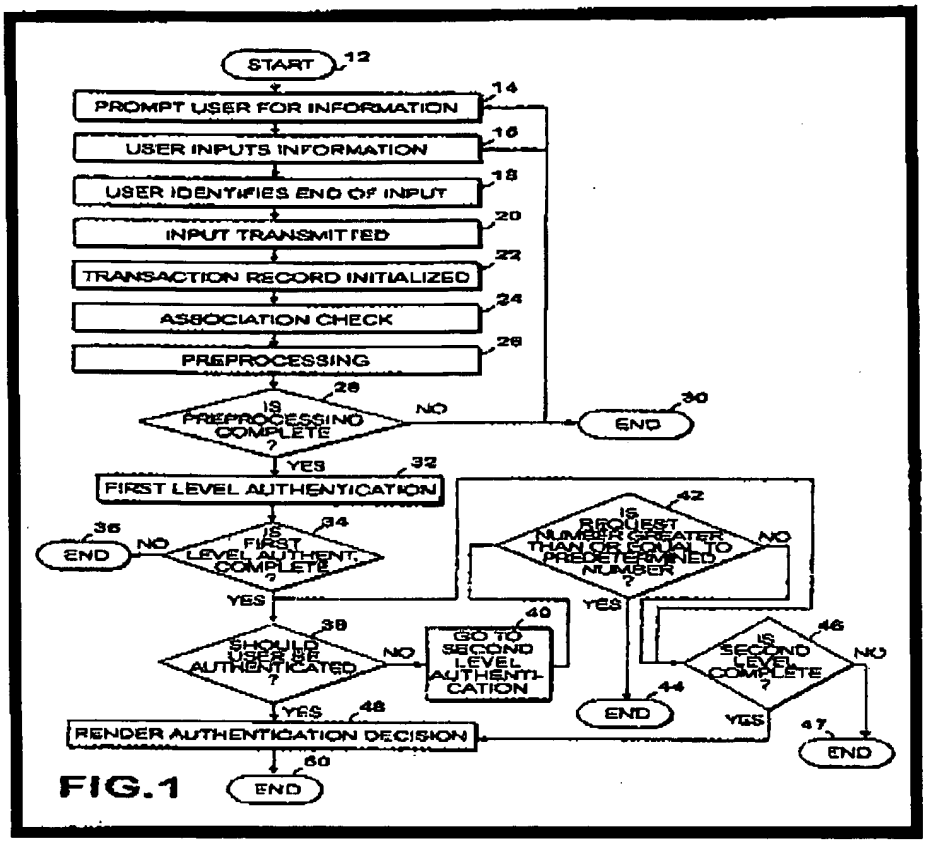


FIG.1

The French reference does not provide any teaching of comparing a temporary authorization to data in an authentication table associated with the information account using an authentication module in order to determine at least one of: whether the temporary authorization is being used by an authorized party who is not the consumer, whether the temporary authorization has expired, and what level of access to the information account is associated with the temporary authorization; and granting a level of access to the information account by the authentication module based on the temporary authorization if the temporary authorization is found valid based on the comparing step, as recited in amended independent Claim 1.

The Orenshteyn Reference

The Examiner admits that the French reference does not provide any teaching of a temporary authorization as claimed by the Applicants. However, the Examiner relies upon the Orenshteyn reference to provide a teaching of temporary authorization.

The Orenshteyn reference explains that upon initiation by a client computer 5, a selected server 7 as illustrated in Figure 1 starts a selected application running on the server 7 and the server 7 selectively accesses the file system and the corresponding data of a requesting client 5. The client 5 acts a peripheral device for the selected service application running remotely on the server 7. In turn, the remote server 7 processes the corresponding data from the client 5 through the started service application without permanently storing the data within the server 7.

In other words, the client 5 provides the application program running on the server 7 with the file systems, screen, keyboards, mouse, and other attached devices to the client 5, while the server 7 provides running the application the logic and compute-power to the clients. See Figure 1 illustrated below and Col. 4, lines 51-64 of the Orenshteyn reference.

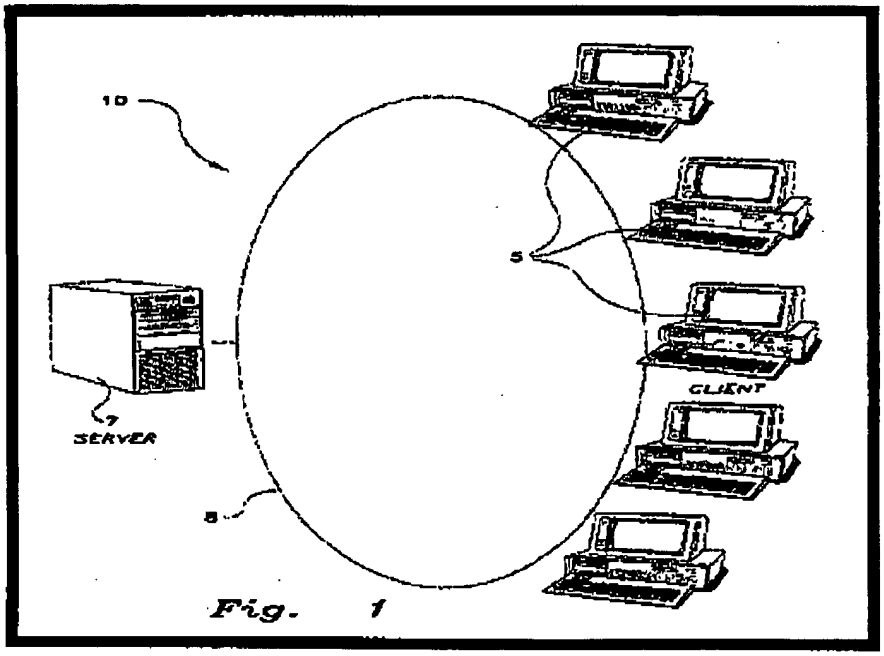


Fig. 1

The Orenshteyn reference explains that its technology allows selected restricted access from the application running on the remote server 7 to the client's permanent storage facilities such as the hard drives, CD-Rom drives, tape drives, floppy drives, and any other I/O or other device which may be attached to the client 5.

In other words, the remote server 7 performs operations on the client's local data and devices. Thus, the server 7 can process the data from the client 5; however, the data never resides permanently on the server 7. Local data is simply read from or written to the client files system as required by the application logic running on the server 7. See the Orenshteyn reference Col. 5, lines 41-54.

The Examiner relies upon step 100 of Figure 3B illustrated below to provide a teaching of temporary authorization. The Orenshteyn reference explains that if the server 7 does not have authorization to access the files in the resource configuration file residing on a client 5, then the process proceeds to step 100 where the client user 5 chooses whether or not to grant a single use authorization for the server 7 to access the resource configuration file residing on the client's computer 5.

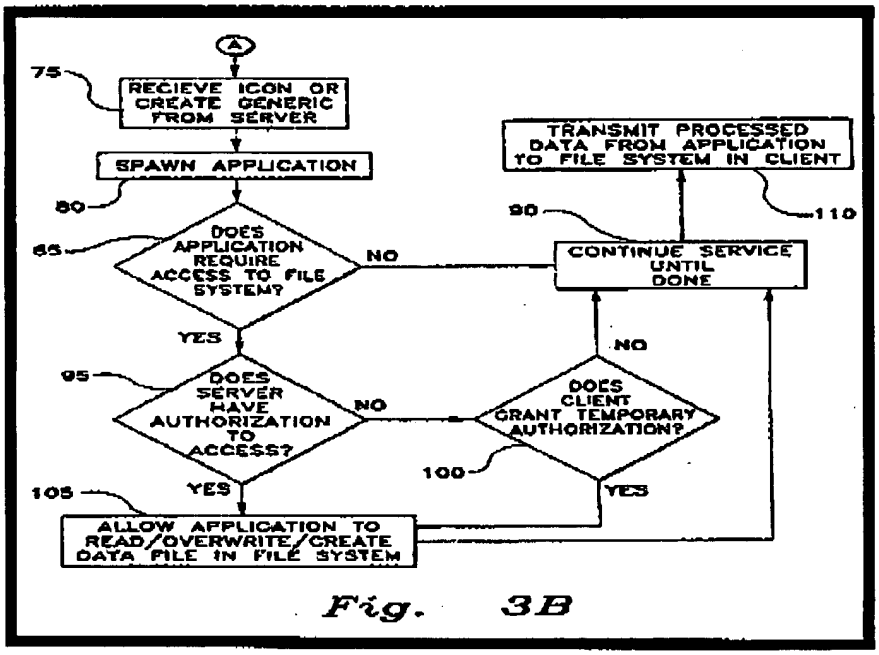


Fig. 3B

See Figure 3B, Step 100 of the Orenshteyn reference illustrated above. If the client user does grant authorization, then in step 105, the server application running on the server 7 is permitted to read, write, append, rename, move, or create the corresponding file in the file system residing on the client computer 5.

This system described by the Orenshteyn reference is different from the Applicants' claimed invention in at least two aspects: (1) the client computer in the Orensheteyn reference controls the alleged "temporary authorization"; and (2) the Orenshteyn reference does not provide any teaching of a temporary authorization table.

Regarding the first difference, as noted above, the client computer of the Orensheteyn reference controls the alleged "temporary authorization" to one or more files existing on the the client computer itself. Meanwhile, the Applicants' invention uses an authentication module running on a server to compare a temporary authorization to data in an authentication table to control access to consumer information. One of ordinary skill in the art recognizes that the client computer access control of the Orenshteyn reference is substantially different from a server running an authentication module that uses an authentication table to allow access to an information account stored in a central data repository.

Regarding the second difference, like the French reference, the Orenshteyn reference does not provide any teaching of comparing a temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at least one of: whether the temporary authorization is being used by an authorized party who is not the consumer, whether the temporary authorization has expired, and what level of access to the information account is associated with the temporary authorization; and granting a level of access to the information account by the authentication module based on the temporary authorization if the temporary authorization is found valid based on the comparing step, as recited in amended independent Claim 1.

Conclusion Regarding Independent Claim 1

In light of the differences between amended Claim 1 and the French and Orenshteyn references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 1. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 12

The rejection of Claim 12 is respectfully traversed. It is respectfully submitted that the French and Orenshteyn references fail to describe, teach, or suggest the combination of: (1) presenting to a host server via a distributed computer network a request for access by a consumer to an information account along with consumer authentication information, (2) the information account being stored in a central data repository that is accessible by the host server via the distributed computer network, (3) the information account containing consumer information elements that are changed by the consumer; (4) receiving from the host server an acknowledgment that the consumer has been authenticated based on the consumer authentication information and thereby granted access to the information account; (5) in response to the acknowledgment, transmitting to the host server a request by the consumer for generation of a temporary authorization having consumer-defined attributes that define access privileges that are granted to a person who presents the temporary authorization along with a subsequent request for access to the information account; (6) receiving the temporary authorization from the distributed computer network with an authentication module running on the host server; (7) comparing the temporary authorization to data in authentication table associated with the information account using the authentication module in order to determine at least one of: (7a) whether the temporary authorization is being used by an authorized party who is not the consumer, (7b) whether the temporary authorization has expired, and (7c) what level of access to the information account is associated with the temporary authorization; and (8) granting a level of access to the information account with the authentication module based on the temporary authorization if the temporary

authorization is found valid based on the comparing step, as recited in amended independent Claim 12.

As noted in the discussion of Claim 1 above, neither the French or Orenshteyn references provide any teaching of a temporary authorization table. And it follows that neither reference provides any teaching of comparing a temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at least one of: (a) whether the temporary authorization is being used by an authorized party who is not the consumer, (b) whether the temporary authorization has expired, and (c) what level of access to the information account is associated with the temporary authorization.

In light of the differences between amended Claim 12 and the French and Orenshteyn references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 12. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 23

The rejection of Claim 23 is respectfully traversed. It is respectfully submitted that the French and Orenshteyn references fail to describe, teach, or suggest the combination of (1) receiving a request with a first server for access to an information account and consumer authentication information from a client device executing a browser, (2) the information account being stored in a central data repository and containing consumer information elements that are changed by the consumer; (3) authenticating the consumer with the first server to access the information account based on the consumer authentication information; (4) in response to authenticating the consumer by the first server to access the information account based on the consumer authentication information, generating a temporary authorization with an authentication module running on the first server having consumer-defined attributes that define access privileges that are granted to an entity that presents the temporary authorization along with a further request for access to the information account; (6) embedding the temporary authorization as a parameter in a uniform resource locator with the authentication module and

redirecting the browser of the client device with the first server to a web page hosted by a second server and associated with a third-party using the uniform resource locator; (7) subsequently receiving a communication with the first server from the second server hosting the web page comprising the further request for access to the information account along with the temporary authorization; and (8) in response to receiving the temporary authorization with the first server, authenticating the third-party with the authentication module to access the information account according to the access privileges associated with the temporary authorization, as recited in amended independent Claim 23.

Neither the French nor the Orenshteyn references provide any teaching of embedding a temporary authorization as a parameter in a uniform resource locator with an authentication module and redirecting the browser of the client device with the first server to a web page hosted by a second server and associated with a third-party using the uniform resource locator.

In light of the differences between amended Claim 23 and the French and Orenshteyn references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 23. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 30

The rejection of Claim 30 is respectfully traversed. It is respectfully submitted that the French and Orenshteyn references fail to describe, teach, or suggest the combination of (1) a central data repository accessible via a distributed computer network for storing an information account containing consumer information elements that are changed accessed, retrieved and altered by the consumer; (2) a communication device for receiving from the consumer via the distributed computer network consumer authentication information, (3) a request for a temporary authorization and consumer-defined attributes defining access privileges that are granted to a person who presents the temporary authorization along with a request for further access to the information account; and (4) a processor configured for executing computer-executable

instructions for: (5) in response to receiving the consumer authentication information, accessing an authentication table to determine whether the consumer authentication information is associated with the information account, such that the consumer may be provided with access to the information account, (6) in response to determining that the consumer authentication information is associated with the information account and in response to the request for the temporary authorization, generating the temporary authorization having the consumer-defined attributes; (7) receiving the temporary authorization from the distributed computer network; (8) comparing the temporary authorization to data in the authentication table associated with the information account in order to determine at least one of: (8a) whether the temporary authorization is being used by at least one of an authorized person and authorized third-party who is not the consumer, (8b) whether the temporary authorization has expired, and (8c) what level of access to the information account is associated with the temporary authorization; and (9) granting a level of access to the information account based on the temporary authorization if the temporary authorization is found valid based on the comparing step, as recited in amended independent Claim 30.

As noted in the discussion of Claim 1 above, neither the French or Orenshteyn references provide any teaching of a temporary authorization table. And it follows that neither reference provides any teaching of comparing a temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at least one of: (a) whether the temporary authorization is being used by an authorized party who is not the consumer, (b) whether the temporary authorization has expired, and (c) what level of access to the information account is associated with the temporary authorization.

In light of the differences between amended Claim 30 and the French and Orenshteyn references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 30. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 39

The rejection of Claim 39 is respectfully traversed. It is respectfully submitted that the French and Orenshteyn references fail to describe, teach, or suggest the combination of: (1) storing the information account on a central data repository; (2) receiving with a server, over a distributed computer network, requests from different network devices for access to the information account, (3) each of said requests comprising an authorization identifier; (4) in response to each of the requests, comparing each authorization identifier to data in an authentication table associated with the information account using an authentication module running on the server in order to determine at least one of: (4a) whether the authorization identifier is being used by an authorized party who is not the consumer, (4b) whether the authorization identifier has expired, and (4c) what level of access to the information account is associated with the authorization identifier; (5) if the comparing step is successful for a particular authorization identifier, then retrieving a set of authorization parameters associated with the particular authorization identifier using the authentication module, (6) said authorization parameters being defined by the entity whose information is stored in the information account; and (7) granting access to each of the network devices with the authentication module if the comparing step is successful and (8) in accordance with the authorization parameters retrieved in response to the network device's request, as recited in amended independent Claim 39.

As noted in the discussion of Claim 1 above, neither the French or Orenshteyn references provide any teaching of a temporary authorization table. And it follows that neither reference provides any teaching of comparing a temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at least one of: (a) whether the temporary authorization is being used by an authorized party who is not the consumer, (b) whether the temporary authorization has expired, and (c) what level of access to the information account is associated with the temporary authorization.

In light of the differences between amended Claim 39 and the French and Orenshteyn references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in

amended independent Claim 39. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 48

The rejection of Claim 48 is respectfully traversed. It is respectfully submitted that the French and Orenshteyn references fail to describe, teach, or suggest the combination of: (1) a data repository storing an information account; (2) a computer network interface for receiving, over a distributed computer network, (3) requests from different network devices for access to the information account, (4) each of said requests comprising an authorization identifier; and (5) a processor for comparing each authorization identifier to data in an authentication table associated with the information account in order to determine at least one of: (5a) whether the authorization identifier is being used by an authorized party who is not the entity whose information is stored in the information account, (5b) whether the authorization identifier has expired, and (5c) what level of access to the information account is associated with the authorization identifier, (6) said processor configured to retrieve a set of authorization parameters associated with the authorization identifier if a comparison between a respective authorization identifier and data in the authentication table is successful, (7) said processor granting access to each of the network devices in accordance with the authorization parameters retrieved in response to the network device's request and if a comparison between a respective authorization identifier and data in the authentication table is successful; (8) wherein said authorization parameters are defined by the entity whose information is stored in the information account, as recited in amended independent Claim 48.

As noted in the discussion of Claim 1 above, neither the French or Orenshteyn references provide any teaching of a temporary authorization table. And it follows that neither reference provides any teaching of comparing a temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at least one of: (a) whether the temporary authorization is being used by an authorized party who is

not the consumer, (b) whether the temporary authorization has expired, and (c) what level of access to the information account is associated with the temporary authorization.

In light of the differences between amended Claim 48 and the French and Orenshteyn references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 48. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Independent Claim 57

The rejection of Claim 57 is respectfully traversed. It is respectfully submitted that the French and Orenshteyn references fail to describe, teach, or suggest the combination of: (1) storing data for a consumer information account: (2) providing an interface whereby an owner of the consumer information account can specify the terms by which third parties can access the consumer information account; (3) storing the terms for future use in an authentication module of a server; (4) associating the stored terms with one or more authorization tickets; (5) transmitting the authorization tickets to specified third parties; (6) receiving the authorization tickets from a distributed computer network; (7) comparing the authorization tickets to data in the authentication table associated with the consumer information account using the authentication module in order to determine at least one of: (7a) whether the authorization ticket is being used by an authorized third-party who is not the consumer, (7b) whether the temporary authorization has expired, and (7c) what level of access to the information account is associated with the temporary authorization; and (8) granting a level of access to the consumer information account based on the authorization ticket if the authorization ticket is found valid based on the comparing step, as recited in amended independent Claim 57.

As noted in the discussion of Claim 1 above, neither the French or Orenshteyn references provide any teaching of a temporary authorization table. And it follows that neither reference provides any teaching of comparing a temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at

least one of: (a) whether the temporary authorization is being used by an authorized party who is not the consumer, (b) whether the temporary authorization has expired, and (c) what level of access to the information account is associated with the temporary authorization.

In light of the differences between amended Claim 57 and the French and Orenshteyn references mentioned above, one of ordinary skill in the art recognizes that the combination proposed by the Examiner cannot anticipate or render obvious the recitations as set forth in amended independent Claim 57. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Dependent Claims 2-11, 13-22, 24-29, 31-38, 40-47, 49-56, 58-59

The Applicants respectfully submit that the above-identified dependent claims are allowable because the independent claims from which they depend are patentable over the cited references. The Applicants also respectfully submit that the recitations of these dependent claims are of patentable significance.

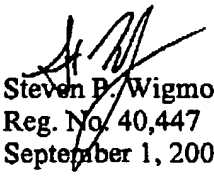
In view of the foregoing, the Applicants respectfully request that the Examiner withdraw the pending rejections of dependent Claims 2-11, 13-22, 24-29, 31-38, 40-47, 49-56, 58-59.

CONCLUSION

The foregoing is submitted as a full and complete response to the Office Action mailed on March 2, 2005. The Applicants and the undersigned thank Examiner Cangialosi for consideration of these remarks. The Applicants have amended the claims and have submitted remarks to traverse rejections of Claims 1-59. The Applicants respectfully submit that the present application is in condition for allowance. Such action is hereby courteously solicited.

If the Examiner believes that there are any issues that can be resolved by a telephone conference, or that there are any formalities that can be corrected by an Examiner's amendment, please contact the undersigned in the Atlanta Metropolitan area (404) 572-2884.

Respectfully submitted,



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